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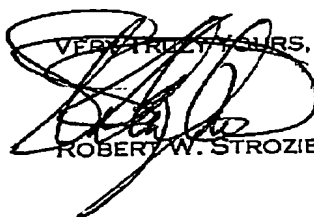
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PAGES: 13, INCLUDING THIS COVER SHEET.DATE: 6/2/06

THIS FACSIMILE CONTAINS ATTORNEY-CLIENT COMMUNICATIONS. IF YOU ARE NOT THE DESIGNATED RECIPIENT, PLEASE CALL ME AND I WILL INSTRUCT YOU ON THE PROPER METHOD OF DESTROYING THE COMMUNICATION.

IF YOU HAVE ANY QUESTIONS OR COMMENTS, PLEASE CONTACT ME.

VERY TRULY YOURS,

ROBERT W. STROZIER

From the desk of...

Sandy

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANTS: Greenfeld, et. al.
SERIAL NO.: 10/036,102
FILED: 11/07/2001§ ART UNIT NO.:2122
§ EXAMINER: RINES, RD
§ DOCKET NO.:00009/01UTL
§
§
§TITLE: BANKRUPTCY INSURANCE PRODUCT
AND METHOD FOR IMPLEMENTING SAME

571-273-8300	CERTIFICATE OF FACSIMILE TRANSMISSION	June 2, 2006
I hereby certify that this paper is being sent by facsimile transmission as follows:		
UNITED STATES PATENT AND TRADEMARK OFFICE		
EXAMINER CHAMBERS		
USPTO		
Robert W. Strozier	571-273-8300	June 2, 2006 Date of Signature

RESPONSE TO 14 MARCH 2006 NON-FINAL OFFICE ACTION

Dear Examiner Chambers:

In response to the Non-Final Office Action dated 14 March 2006, Applicants submit the following amendments and remarks:

SUMMARY OF NON-FINAL OFFICE ACTION

Election/Restriction	Final.
Claims 1-3 and 29	102(e) - Hatcher (6591824)
Claim 8 and 9	103(a) - Hatcher + Rushton (US20010039945)